

**UNITED STATES BANKRUPTCY COURT  
FOR THE  
EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

KIMBERLEY NICOLE BUSH  
Debtor

DITECH FINANCIAL, LLC

Movant

Chapter 13

Case No. 17-12256-KHK

v.

Kimberley Nicole Bush  
and  
Thomas P. Gorman, Trustee,

**ANSWER AND REPORT OF TRUSTEE  
TO RELIEF FROM STAY MOTION**

COMES NOW Thomas P. Gorman, the Chapter 13 Trustee named upon this Motion for Relief from Stay, and for his Answer and Report to this matter, submits the following.

- (1) The Plan of this Chapter 13 Case was confirmed by the Court on February 13, 2018, and provides for payment of the Secured Creditor's claim as follows,
  - (a) Pre-petition arrearage claim of \$38,113.22 by monthly installments of \$0.00 including 0.000% from the payments made under this confirmed Plan.
  - (b) Post-petition regular monthly payments directly by the Debtor.
- (2) No record of Post-petition regular monthly installments is maintained by this Trustee; and he is without sufficient knowledge, information or belief to answer allegations of the Motion regarding failure of the Debtor to make such installments; and that this Trustee demands strict proof thereof.

(3) No payments have been made on the arrearage claim of this Secured creditor for reason of the failure of the Secured Creditor to file a Proof of Claim setting forth the amount of its claim. A periodic report of the accounts of this Chapter 13 case is attached for reference by the parties to this action and the Court; and that such periodic report represents a true and correct statement of all receipts and disbursements in this Chapter 13 case to the date indicated.

AND HAVING FULLY ANSWERED, your Trustee prays for such disposition of this Motion as to this Court seems just.

Date: July 15, 2019

\_\_\_\_\_/s/ Thomas P. Gorman\_\_\_\_\_  
Thomas P. Gorman  
Chapter 13 Trustee  
300 N. Washington Street, Ste. 400  
Alexandria, VA 22314  
(703) 836-2226  
VSB 26421

### **CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Answer & Report of Trustee was served via ECF to authorized users or mailed to counsel for the Movant and counsel for the Debtor, or to Debtor Pro Se, this 15th day of July, 2019.

\_\_\_\_\_/s/Thomas P. Gorman\_\_\_\_\_  
Thomas P. Gorman

CASE NO: 17-12256-KHK

STATUS: ACTIVE

DEBTOR: XXX-XX-2848  
BUSH, KIMBERLEY NICOLE

AKA:

DATE FILED: 06/30/2017 4612 COTTONWOOD PLACE  
CONFIRMED: 02/13/2018 ALEXANDRIA, VA 22310

LATEST 341: 08/08/2017

PERCENTAGE: 100.000

ATTORNEY: GREGORY M. WADE, ESQ.

616 N. WASHINGTON ST.

ALEXANDRIA, VA 22314

Phone: 703 836-9030 Fax: 703 683-1543

PLAN: 60 MONTHS

1st PAYMENT DUE: 07/2017

ON SCHEDULE: 39,510.00

ACTUAL PAYMENTS: 39,510.00

AMOUNT BEHIND: 0.00

SCHEDULE: 2,750.00 MONTHLY

TOTAL PAID: 39,510.00

## LAST 12 TRANSACTIONS

Date	Source	Amount
07/08/19	PC	2,000.00
06/04/19	PC	2,000.00
05/02/19	PC	2,000.00
04/02/19	PC	2,000.00
03/04/19	PC	2,000.00
02/01/19	PC	2,000.00
01/23/19	PC	2,000.00
01/15/19	RETURNED FUNDS	(2,000.00) NSF
01/10/19	PC	2,000.00
12/04/18	PC	2,000.00
11/05/18	PC	2,000.00
10/02/18	PC	2,000.00
09/04/18	PC	2,000.00
07/30/18	PC	2,000.00

## PLAN AND FILED CLAIMS

CLAIM NO	CRED NO	CREDITOR NAME CLAIM REMARK	DISB CODE LAST DISB	CLASS PAY%	INT. BEGIN INT. RATE	FIX PAY ARREARS	ORG. CLAIM SCHED AMT	APPROVED TO BE PAID	PRIN. PAID INT. PAID	PRIN. DUE INT. DUE
001	IRS*	INTERNAL REVENUE SERVICE	PRO	PRI		0.00	102,394.14	34,898.46	31,562.31	3,336.15
			06/2019	100.00		0.00	44,467.00	34,898.46	0.00	0.00
001	IRS*	INTERNAL REVENUE SERVICE	PRO	UNS		0.00	65,621.48	67,495.68	0.00	67,495.68
				100.00		0.00	0.00	67,495.68	0.00	0.00
002	VATAX	VIRGINIA DEPT. OF TAXATION Split Claim	PRO	UNS		0.00	0.00	19,340.16	0.00	19,340.16
				100.00		0.00	0.00	19,340.16	0.00	0.00
002	VATAX	VIRGINIA DEPT. OF TAXATION	PRO	PRI		0.00	23,187.41	3,847.25	3,479.47	367.78
			06/2019	100.00		0.00	12,558.00	3,847.25	0.00	0.00
003	345329	DITECH FINANCIAL, LLC NO CLAIM FILED / DUMMY CLAIM	PRO	SEC		0.00	0.00	0.00	0.00	Not Filed
				100.00		0.00	38,113.22	0.00	0.00	
004	346435	ENHANCED RECOVERY	PRO	UNS		0.00	0.00	0.00	0.00	Not Filed
				100.00		0.00	452.00	0.00	0.00	
005	346085	VERIZON BY AMERICAN INFOSOURCE L UNLISTED-ALLOW AND PAY	PRO	UNS		0.00	111.41	111.41	0.00	111.41
				100.00		0.00	0.00	111.41	0.00	0.00
006	LVNV	LVNV FUNDING LLC. UNLISTED - HSBC BANK-ALLOW AND PA	PRO	UNS		0.00	1,115.58	1,115.58	0.00	1,115.58
				100.00		0.00	0.00	1,115.58	0.00	0.00
799	WADE	GREGORY M. WADE, ESQ.	PRO	ATY		0.00	2,750.00	0.00	0.00	0.00
				100.00		0.00	2,750.00	0.00	0.00	0.00
Trustee Administrative Fees								2,538.22	2,538.22	
TOTALS:						0.00	195,180.02	129,346.76	37,580.00	91,766.76
						0.00	98,340.22	129,346.76	0.00	0.00

	ADMIN	ATTORNEY	PRIORITY	SECURED	UNSECURED	OTHER		
SCHED AMOUNT:	0.00	2,750.00	57,025.00	38,113.22	452.00	0.00		
CLAIM AMOUNT:	0.00	0.00	38,745.71	0.00	88,062.83	0.00		
PAID BY TRUSTEE:	0.00	0.00	35,041.78	0.00	0.00	0.00		
PAID BY 3rd PARTY:	0.00	0.00	0.00	0.00	0.00	0.00		
SUB TOTAL:	0.00	0.00	3,703.93	0.00	88,062.83	0.00	DUE CREDITORS:	91,766.76
INTEREST DUE:	0.00	0.00	0.00	0.00	0.00	0.00	EXPECTED ADMIN:	3,743.20
CONTINUING:	0.00	0.00	0.00	0.00	0.00	0.00	LESS AVAILABLE:	1,930.00
BALANCE DUE:	0.00	0.00	3,703.93	0.00	88,062.83	0.00	APPROX BALANCE:	93,579.96

\*\* Creditor has not filed a Proof of Claim. Accumulated funds will be released to other creditors if no claim is filed with the U.S. Bankruptcy Court by the date of the scheduled Chapter 13 Review Meeting.

Claims with an A code in the DISB/CODE column are placed on hold and need to be resolved. NO disbursements are being made to the creditor.

This is a progress report only and should not be used to calculate a payoff.

Case Maintenance 10.5